

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 10-20057-RGM  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ivette Emperatriz Dean  
41597 Swiftwater Drive  
Leesburg, VA 20176

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-2804

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Ivette Emperatriz Dean is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: June 14, 2011

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Service Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Ivette Imperatriz Dean  
 Debtor

Case No. 10-20057-RGM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: glennj  
 Form ID: B18

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Jun 14, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2011.

db +Ivette Imperatriz Dean, 41597 Swiftwater Drive, Leesburg, VA 20176-7823  
 cr County of Loudoun, Virginia, Attn: Collections/Bankruptcy Div., PO Box 347 (MSC#31),  
 Leesburg, VA 20178-0347  
 cr +First Magnus Liquidating Trust, 4909 N. 44th Street, Pheonix, AZ 85018-2708  
 10111927 +ACS State and Local Solutions, 4040 Blackburn Lane, Suite 200, Burtonsville, MD 20866-6142  
 10111931 +Banfield Pet Hospital, 3351 Jefferson Davis Hghwy., Alexandria, VA 22305-3126  
 10111933 +Center for Ortho & Sports Med, 108 Eldon St. #15A, Herndon, VA 20170-4886  
 10111936 +Commonwealth Emergency Phys PC, PO Box 13700-1369, Philadelphia, PA 19191-0001  
 10111938 Department of Motor Vehicles, Gov't. of District of Columbia, Washington, DC 20090-0000  
 10111939 +Direct TV, 1091 521 Corporate Center Dr, Fort Mill, SC 29707-7145  
 10111941 +Dominion Law Associates, 222 Central Park Avenue, Virginia Beach, VA 23462-3022  
 10111942 +Emergency Medicine Associates, 20010 Century Blvd. Ste 200, Germantown, MD 20874-1118  
 10111943 +Enhanced Recovery Company, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 10111946 +FMS Inc., 4915 South Union Avenue, Tulsa, OK 74107-7839  
 10111944 +Fairfax District Court, 4110 Chain Bridge Rd., Fairfax, VA 22030-4023  
 10111945 +First Magnus Financial, 7926 Jone Branch Drive, Suite 930, Mc Lean, VA 22102-3303  
 10111947 +Fredericksburg Credit Bureau, 10506 Wakeman Dr., Fredericksburg, VA 22407-8040  
 10111948 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
 10111949 +Great Falls Chase, c/o TWC Assoc. Management, 12110 Sunset Hills Rd, Ste. 60,  
 Reston, VA 20190-3223  
 10111950 +HCA Health Services, t/a Reston Hospital, 1850 Town Center Parkway, Reston, VA 20190-3298  
 10111952 +IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378  
 10111954 +IRS, P.O. Box 16226, Philadelphia, PA 19114-0226  
 10111953 +Inova Loudoun Hospital, PO Box 6000, Leesburg, VA 20177-0600  
 10111955 +Jose L. Semidey, 41597 Swiftwater Drive, Leesburg, VA 20176-7823  
 10111956 Loudoun Circuit Court, 18 Market Street, Leesburg, VA 22075-0000  
 10111957 +Loudoun Co. District Court, 9 Church St. NE, Leesburg, VA 20176  
 10111958 +Loudoun Hospital Center, PO Box 6000, Leesburg, VA 20177-0600  
 10111959 +Montgomery Cty Safe Speed Prog, PO Box 10549, Rockville, MD 20849-0549  
 10111962 +NCO Financial Systems, 507 Prudential Road, Horsham, PA 19044-2368  
 10111960 +National Credit Adjuster, 327 W. 4th Street, Hutchinson, KS 67501-4842  
 10111961 +Nationwide Credit Corp., 5503 Cherokee Ave., Alexandria, VA 22312-2307  
 10111963 +Panamerican Internal Medicine, 6201 Leesburg Pike, Falls Church, VA 22044-2201  
 10111964 +Pentagon Federal Credit Union, 1001 N Fairfax St, Alexandria, VA 22314-1797  
 10111965 +Pesner, Kawamoto, Conway PLC, 7926 Jones Branch Drive, Mc Lean, VA 22102-3303  
 10111966 +Physician Asset Recovery, PO Box 57910, Jacksonville, FL 32241-7910  
 10111967 +Portfolio Recovery & Affiliat, 120 Corporate Blvd. 1, Norfolk, VA 23502-4962  
 10111968 +Professional Acct. Management, PO Box 391, Milwaukee, WI 53201-0391  
 10111971 +Sheyla C. Rojas, 41597 Swiftwater Drive, Leesburg, VA 20176-7823  
 10111972 +Sprint Wireless, P.O. Box 660075, Dallas, TX 75266-0075  
 10111973 +Suburban Credit Corporation, 6142 Franconia Rd., Alexandria, VA 22310-2597  
 10111974 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
 10111937 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
 (address filed with court: Commonwealth of Virginia, Dept. of Taxation, PO Box 2369,  
 Richmond, VA 23218-0000)  
 10111975 +Virginia Electric & Power Co., 120 Tredegar St., Richmond, VA 23219-4306  
 10111976 +Washington Gas, 6801 Industrial Road, Springfield, VA 22151-4206

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QROTYLER.COM Jun 15 2011 00:53:00 Robert Ogden Tyler,  
 Tyler, Bartl, Ramsdell & Counts, P.L.C., 300 North Washington Street, Suite 202,  
 Alexandria, VA 22314-2530  
 10111928 +EDI: AMEREXPR.COM Jun 15 2011 00:53:00 American Express, P.O. Box 981535,  
 El Paso, TX 79998-1535  
 10111929 +EDI: WFNNB.COM Jun 15 2011 00:53:00 Ann Taylor, PO Box 182789, Columbus, OH 43218-2789  
 10111930 +EDI: ACCE.COM Jun 15 2011 00:53:00 Asset Acceptance, PO Box 1630, Warren, MI 48090-1630  
 10111932 +E-mail/Text: bankruptcy@bbandt.com Jun 15 2011 00:59:15 BB&T, 20789 Great Falls Plaza,  
 Sterling, VA 20165-2496  
 10111934 +EDI: CHASE.COM Jun 15 2011 00:53:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
 10111935 +EDI: CITICORP.COM Jun 15 2011 00:48:00 Citibank Card Services, 701 E 60th Street N,  
 Sioux Falls, SD 57104-0493  
 10111940 EDI: DISCOVER.COM Jun 15 2011 00:48:00 Discover, P.O. Box 15316,  
 Wilmington, DE 19850-0000  
 10111951 +EDI: HFC.COM Jun 15 2011 00:48:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 10111969 +Fax: 301-858-1852 Jun 15 2011 01:47:59 R.A. Rogers, Inc., P.O. Box 3302,  
 Crofton, MD 21114-0302  
 10111970 +EDI: HCA.COM Jun 15 2011 00:53:00 Reston Hospital Center, 1850 Town Center Pkwy.,  
 Reston, VA 20190-3298  
 10111977 +EDI: WESTASSET.COM Jun 15 2011 00:53:00 West Asset Management, 2703 N. Highway 75,  
 Sherman, TX 75090-2567

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 0422-9

User: glennj  
Form ID: B18

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

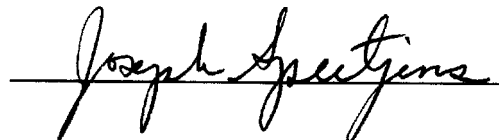
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.